

**LEGISLATIVE SERVICES AGENCY  
OFFICE OF FISCAL AND MANAGEMENT ANALYSIS**

301 State House  
(317) 232-9855

**FISCAL IMPACT STATEMENT**

**LS 6462**

**BILL NUMBER:** HB 1430

**DATE PREPARED:** Feb 7, 2001

**BILL AMENDED:**

**SUBJECT:** Insurance Benefits for EMT Personnel.

**FISCAL ANALYST:** Jim Landers

**PHONE NUMBER:** 232-9869

**FUNDS AFFECTED:** X **GENERAL**  
**DEDICATED**  
**FEDERAL**

**IMPACT:** Local

**Summary of Legislation:** The bill requires a county, municipality, or township that uses an ambulance service department or association to purchase a policy of insurance to cover each volunteer emergency medical technician (EMT) who is a member of the department or association.

**Effective Date:** January 1, 2002.

**Explanation of State Expenditures:**

**Explanation of State Revenues:**

**Explanation of Local Expenditures:** (Revised) The bill requires local units of government that use an ambulance service company to provide insurance coverage for volunteer EMTs. Current law already provides that volunteer firefighters and EMTs working in a volunteer capacity for a volunteer fire department or ambulance company are to be covered by the medical treatment and burial expense provisions of the Worker's Compensation Law and the Worker's Occupational Diseases Law.

The policy benefit requirements are specified in the bill and are similar to the required insurance coverage currently afforded volunteer firefighters. The minimum level of coverage required by the bill is estimated to cost between \$1,700 and \$2,200 per year per agency purchasing such group coverage. This estimate is based on the cost of similar coverage provided volunteer firefighters. As a result, the actual cost of coverage for volunteer EMTs could potentially vary from the estimated range due to differences in risk and claims experience.

Currently, there are about 10,500 EMTs throughout the state. About half, or 5,250, are thought to be volunteers. The cost of the policy benefit requirements specified in the bill that may be over and above what is currently provided to EMTs is not known and depends on the circumstances in the specific ambulance

service companies providing services to local units of governments.

**Explanation of Local Revenues:**

**State Agencies Affected:**

**Local Agencies Affected:** Counties, Municipalities, and Townships.

**Information Sources:** Mike Garvey, State Emergency Management Agency, (317) 232-3983.  
Tim Downey, T.R. Downey and Associates, (800) 382-8837.  
Troy Fornof, Provident Agency, (317) 853-1258.